

APPLICANT'S ART CITATION (Use several sheets if necessary)		Application 09/602,498				OFGS File No. P/3879-9			
		Applicant HOWORKA et al.							
		Filing Date 6/23/00				Group Art Unit --			

O I P E
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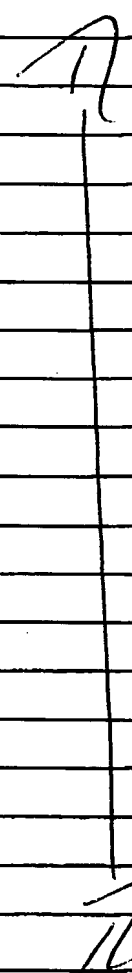



U.S. PATENT DOCUMENTS

Initials	Document Number	Date	Name	Class	Sub-class	Filing Date If Appropriate
	4 3 8 8 4 8 9	6/1983	WIGAN et al.			
	4 5 3 1 1 8 4	7/1985	WIGAN et al.			
	5 0 0 3 4 7 3	3/1991	RICHARDS			
	5 2 6 7 1 4 8	11/1993	KOSAKA et al.			
	5 8 6 4 8 2 7	1/1999	WILSON			
	5 8 9 0 1 4 0	3/1999	CLARK et al.			
	5 9 1 5 2 0 9	6/1999	LAWRENCE			
	5 8 0 9 4 8 3	9/1998	BROKA et al.			
	5 7 1 0 8 8 9	1/1998	CLARK et al.			
	5 8 7 0 5 4 4	2/1999	CURTIS			
	5 8 1 5 6 6 5	9/1998	TEPER et al.			
	5 5 5 7 7 8 0	9/1996	EDWARDS et al.			
	5 9 0 9 5 4 5	6/1999	FRESE, II et al.			
	4 5 2 5 7 7 9	6/1985	DAVIDS et al.			
	4 5 5 5 7 8 1	11/1985	BALDRY et al.			
	5 0 3 4 9 1 6	7/1991	ORDISH			
	5 1 9 5 0 3 1	3/1993	ORDISH			
	3 8 2 3 3 8 7	7/1974	McCLELLAN			
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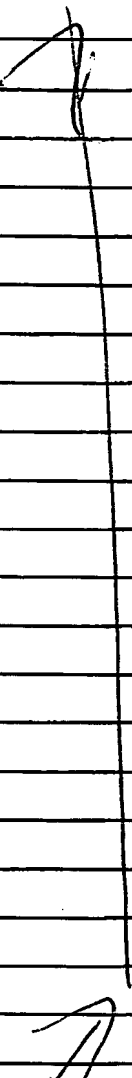
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U.S. PATENT DOCUMENTS												
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	4	8	1	5	0	3	0	3/1989	CROSS et al.			
	5	2	3	0	0	4	8	7/1993	MOY			
	5	9	6	6	5	3	1	10/1999	SKEEN et al.			
	5	9	2	4	0	8	2	7/1999	SILVERMAN et al.			
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	5	6	1	5	2	6	9	3/1997	MICALI			
	5	9	0	5	9	7	4	5/1999	FRASER et al.			
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	5	2	5	7	3	6	9	10/1993	SKEEN et al.			
	5	2	8	7	7	8	7	2/1994	SATOSHI			
	5	2	7	0	9	2	2	12/1993	HIGGINS			
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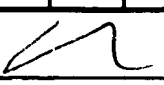
APPLICANT'S ART CITATION (Use additional sheets if necessary)		Application 09/602,498		OFGS File No. P/3879-9	
		Applicant HOWORKA et al.			
		Filing Date 6/23/00		Group Art Unit __	



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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)	

Examiner 	Date Considered 9/07
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Group Art Unit __

FOREIGN PATENT DOCUMENTS

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98/	2	1	6	6	7	5/1998	WO/PCT (in English)			n/a		
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)												
	Mini Computer forum, Conference Proceedings, 1975.											
	Wall Street Computer Review, 1998.											
	Computers in the City, Conference Proceedings, 1988.											
	Banking Technology, 1988, Vol. 5, No. 5.											
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